

**METHOD AND APPARATUS FOR  
NETWORK USER LOCATION VERIFICATION**

**ABSTRACT**

[00102] A user desiring to conduct a transaction provided by a transaction server first establishes a location identifiable connection via communications medium with a verification server. The verification server identifies the location of the user, and provides a location identification to the transaction server. The communications medium between the user and the verification server may be a telephone connection that provides an Automatic Number Identification (ANI) providing at least an area code to the verification server. The connection between the user and the transaction server may be provided by higher speed link than the connection between the user and the verification server.